

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas John McGinn, Sr.
Lisa Ann McGinn
Debtors

Case No. 19-01752-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 57

Date Rcvd: Aug 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2019.

db/jdb Thomas John McGinn, Sr., Lisa Ann McGinn, 711 Fountain St, Ashland, PA 17921-9001
5190126 Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
5190129 Eastern Emergency Physicians, 700 E Norwegian St, Pottsville, PA 17901-2710
5190130 +Eastern Revenue Inc, 601 Dresher Rd, Horsham, PA 19044-2238
5190132 Fortiva Credit Card, PO Box 790156, Saint Louis, MO 63179-0156
5190133 Geisinger, PO Box 983148, Boston, MA 02298-3148
5190134 Geisinger Clinic, 1717 W Market St, Lewisburg, PA 17837-1233
5190139 Kreitzer Sanitation Management, 101 Firemans Rd, Frackville, PA 17931-2337
5190119 Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5190146 MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
5190140 Maria Casey Esquire, 225 N Main St, Shenandoah, PA 17976-1702
5190141 Marshall Rismiller Liq. Acct., 205 E Laurel Blvd, Pottsville, PA 17901-2534
5190118 McGinn Lisa Ann, 711 Fountain St, Ashland, PA 17921-9001
5190117 McGinn Thomas John Sr, 711 Fountain St, Ashland, PA 17921-9001
5190152 Pottsville Emergency Phys Ll, 420 S Jackson St, Pottsville, PA 17901-3625
5190156 Sprint, 208 S Akard St, Dallas, TX 75202-4206
5190157 +Sunrise Credit Service, 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021
5190160 Thom/Atls/Fortiva Mc, PO Box 105555, Atlanta, GA 30348-5555
5190161 Thom/confin, PO Box 8099, Newark, DE 19714-8099
5190162 Tek-Collect Inc, 871 Park St, Columbus, OH 43215-1441
5190165 Upgrade Inc, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
5190167 Washington Fc Comm Amb Inc, 1309 Centre St, Ashland, PA 17921-1102

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +E-mail/Text: wschwab@iq7technology.com Aug 01 2019 19:18:05 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehigh, PA 18235-0056

cr +EDI: PRA.COM Aug 01 2019 23:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5190120 EDI: ATTWIREBK.COM Aug 01 2019 23:13:00 AT&T, PO Box 5014, Carol Stream, IL 60197-5014
5190121 +E-mail/Text: notices@burt-law.com Aug 01 2019 19:18:01 Burton Neil & Associates PC,
1060 Andrew Dr Ste 170, West Chester, PA 19380-5600
5190122 E-mail/Text: ECMBKMail@Caliberhomeloans.com Aug 01 2019 19:18:09 Caliber Home Loans, In,
13801 Wireless Way, Oklahoma City, OK 73134-2500
5190123 EDI: CAPITALONE.COM Aug 01 2019 23:13:00 Capital One Bank USA N, PO Box 30281,
Salt Lake City, UT 84130-0281
5190124 +E-mail/Text: bankruptcy@caavps.com Aug 01 2019 19:17:48 Cavalry Port, 500 Summit Lake Dr,
Valhalla, NY 10595-2322
5190125 EDI: WFNNB.COM Aug 01 2019 23:13:00 Comenity Bank, PO Box 182273,
Columbus, OH 43218-2273
5190127 EDI: RCSFNBMARIN.COM Aug 01 2019 23:13:00 Credit One Bank N.A., 585 Pilot Rd,
Las Vegas, NV 89119-3619
5190128 EDI: DIRECTV.COM Aug 01 2019 23:13:00 DirecTV, PO Box 5007,
Carol Stream, IL 60197-5007
5190131 EDI: AMINFOFP.COM Aug 01 2019 23:13:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
5190135 EDI: PHINAMERI.COM Aug 01 2019 23:13:00 Gm Financial, PO Box 181145,
Arlington, TX 76096-1145
5190136 EDI: HFC.COM Aug 01 2019 23:13:00 Hsbc Bank Nevada, 1111 N Town Center Dr,
Las Vegas, NV 89144-6364
5190137 EDI: JEFFERSONCAP.COM Aug 01 2019 23:13:00 Jefferson Capital Syst, 16 McLeland Rd,
Saint Cloud, MN 56303-2198
5190138 E-mail/Text: bnccnotices@beckett-lee.com Aug 01 2019 19:17:28 Kohls/capone, PO Box 3115,
Milwaukee, WI 53201-3115
5190142 EDI: PARALONMEDCREDIT Aug 01 2019 23:13:00 Medicredit, Inc, PO Box 1629,
Maryland Heights, MO 63043-0629
5190143 +EDI: MERRICKBANK.COM Aug 01 2019 23:13:00 Merrick Bank Corp, 10705 S Jordan Gtwy,
South Jordan, UT 84095-3977
5190144 EDI: MID8.COM Aug 01 2019 23:13:00 Midland Funding, 2365 Northside Dr,
San Diego, CA 92108-2709
5190145 E-mail/Text: mmrgbk@miramedrg.com Aug 01 2019 19:17:42 Miramedrg, 991 Oak Creek Dr,
Lombard, IL 60148-6408
5190147 E-mail/Text: Bankruptcies@nragroup.com Aug 01 2019 19:18:09 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
5190148 +E-mail/Text: notices@burt-law.com Aug 01 2019 19:18:01 Neil Sarker, Esquire,
Burton Neil & Associates, 1060 Andrew Dr Ste 170, West Chester, PA 19380-5600
5190149 EDI: AGFINANCE.COM Aug 01 2019 23:13:00 OneMain Financial Group, LLC, PO Box 1010,
Evansville, IN 47706-1010
5190150 EDI: RMSC.COM Aug 01 2019 23:13:00 PayPal Credit, PO Box 71202,
Charlotte, NC 28272-1202
5190151 EDI: PRA.COM Aug 01 2019 23:13:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502-4952

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5190153 EDI: DRIV.COM Aug 01 2019 23:13:00 Santander Consumer USA, PO Box 961245,
Fort Worth, TX 76161-0244

5190154 E-mail/Text: jennifer.chacon@spservicing.com Aug 01 2019 19:18:11
Select Portfolio Servicing Inc, PO Box 65450, Salt Lake City, UT 84165-0450

5190155 EDI: CBS7AVE Aug 01 2019 23:13:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364

5190158 EDI: RMSC.COM Aug 01 2019 23:13:00 Synch/amazon, PO Box 965015, Orlando, FL 32896-5015

5190159 EDI: RMSC.COM Aug 01 2019 23:13:00 Synch/paypal Extras Mc, PO Box 965005,
Orlando, FL 32896-5005

5190928 +EDI: RMSC.COM Aug 01 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

5190163 EDI: TFSR.COM Aug 01 2019 23:13:00 Toyota Motor Credit, PO Box 9786,
Cedar Rapids, IA 52409-0004

5190164 E-mail/Text: bankruptcydepartment@tsico.com Aug 01 2019 19:17:57 Transworld Sys Inc/33,
PO Box 15609, Wilmington, DE 19850-5609

5190166 EDI: VERIZONCOMB.COM Aug 01 2019 23:13:00 Verizon Wireless Bankruptcy Admin,
500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225

5190168 EDI: BLUESTEM Aug 01 2019 23:13:00 Webbank, 215 S State St Ste 1000,
Salt Lake City, UT 84111-2336

5190169 EDI: BLUESTEM Aug 01 2019 23:13:00 Webbank/gettington, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

TOTAL: 35

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Forethought Life Insurance Company
bkgroup@kmlawgroup.com

Jason Paul Provinzano on behalf of Debtor 1 Thomas John McGinn, Sr. MyLawyer@JPPLaw.com,
G17727@notify.cincompass.com

Jason Paul Provinzano on behalf of Debtor 2 Lisa Ann McGinn MyLawyer@JPPLaw.com,
G17727@notify.cincompass.com

United States Trustee ustpreregion03.ha.ecf@usdoj.gov

William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 5

Information to identify the case:Debtor 1 **Thomas John McGinn Sr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9030**

EIN --_-----

Debtor 2 **Lisa Ann McGinn**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2057**

EIN --_-----

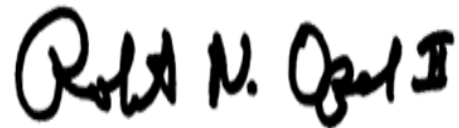
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-01752-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas John McGinn Sr.
aka Thomas J. McGinn Sr., aka Thomas J.
McGinn, aka Thomas McGinn, Sr., aka Thomas
McGinn, aka Thomas John McGinn

Lisa Ann McGinn
aka Lisa A. McGinn, aka Lisa McGinn

**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

8/1/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.